

Notice of Allowability

Application No.

10/697,774

Examiner

Kelly Campen

Applicant(s)

DEGGENDORF, THERESA M.

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to REMARKS FILED 9/18/2006 AND RESPONSE FILED 5/15/2006.
2. ☒ The allowed claim(s) is/are 1-85.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date See Continuation Sheet
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

Continuation of Attachment(s) 3. Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date: 7/27/06,12/26/2006,01/08/2007.

DETAILED ACTION

Allowable Subject Matter

Claims 1-85 are allowed.

Reasons for Allowance

The following is an examiner's statement of reasons for allowance:

The overall claimed combination of a computer-implemented method for tracking and reporting the status of automated clearing house ("ACH") transactions processed by an ACH operator, comprising the steps of: receiving an ACH file for ACH processing, the ACH file comprising an ACH batch that comprises an ACH transaction item; tracking on a computer a status of the ACH file during each of a plurality of ACH file processing events performed by the ACH operator, the file processing events comprising at least one of receiving the ACH file, confirming the ACH file, and approving the ACH file and at least one of pending the ACH file, processing the ACH file, processing the ACH batch in the ACH file, and processing the ACH transaction item in the ACH batch; and **presenting the tracked status of the ACH file in response to a query to obtain the status of the ACH file** is neither anticipated nor rendered obvious by the prior art.

Sanders et al. ('811 of record) teaches an electronic funds transaction clearinghouse network (the financial network 14) where a file transfer agent 24 can transfer and receive files from the network 14 but does not teach or suggest any tracking of the status of any processing events performed via the financial network 14, and an ACH operator would be at least a part of that network. In addition, Sanders et al. does not teach or suggest the tracking feature of figure

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17, element 1726 of the instant claimed invention which is disclosed on page 53 in the first paragraph as described in the instant application.

Concannon et al. (WO 00/30053 of record) teach a system allowing customers of a banking institution to transmit bulk files of payment instructions to the bank for execution and the payment instructions may include a mix of domestic or international Automated Clearing House (ACH) transactions, domestic or international wire transfers, multi-bank transactions and instructions to print checks drawn on the receiving bank or at another bank.

Nelson (January/February 2002 of record) teaches European ACH systems including new systems being developed for 24/7 implementations with ACH linkage.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."


Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kelly Campen whose telephone number is (571) 272-6740. The examiner can normally be reached Monday through Thursday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.


Kelly S. Campen
HANI M. KAZIMI
PRIMARY EXAMINER